

UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF RHODE ISLAND

Form D to Appendix IX

In Re: Roshelle E. Davis

Case No. 09-11485  
Chapter 13

**PROPOSED LOAN MODIFICATION AGREEMENT**

Now comes the debtor(s), Roshelle E. Davis and Creditor, FV-1, Inc. in trust for Morgan Stanley Mortgage Capital Holdings LLC, in the above-reference matter and propose a loan modification agreement regarding the debtor's property located at: 9 Enterprise Street, Providence, RI 02904, as follows:

| <b>Current Terms</b>     |              | <b>Proposed Modified Terms</b>    |               |
|--------------------------|--------------|-----------------------------------|---------------|
| Current UPB              | \$227,105.63 | Modified UPB                      | \$ 232,239.01 |
| Current Maturity Date    | 02/01/2037   | Modified Mortgage Term            | 03/01/2037    |
| Current Interest Rate    | 7.125%       | Interest Rate                     | 5.25% Fixed   |
| Current Payment Due Date | 03/01/11     | Post Modification Due Date        | 6/01/2011     |
| Current P & I            | \$1462.84    | Post Modification P & I           | \$1,372.14    |
| Current Payment Amount   | \$1698.77    | Estimated Modified Payment Amount | \$1,608.07    |
| Amount Capitalizing      | \$5,133.38   | Contribution Required             | \$0.00        |

Creditor is entitled to recover its attorney's fees and costs from Debtor in the amount of \$1,450.00 incurred in connection with this bankruptcy proceeding.

Signature of Debtor/Attorney

Signature of Creditor/Attorney

/s/ Edward J. Gomes

/s/ Joseph M. Dolben

Date: 5/04/2011

Date: 5/04/2011